

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michele Rae Rouse
Debtor

Case No. 20-03497-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 30, 2021

User: AutoDocke
Form ID: tele341

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2021:

Recip ID	Recipient Name and Address
db	+ Michele Rae Rouse, 29A Pinewood Circle, Hanover, PA 17331-9393
5378729	ARS, P O Box 630806, Cincinnati, OH 45263-0806
5378727	+ Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
5378728	Arcadia Recovery Bureau, P O Box 70256, Philadelphia, PA 19176-0256
5378730	+ Commercial Acceptance, 2 W. Main Street, Camp Hill, PA 17011-6326
5378731	Computer Credit, Inc., P O Box 5238, Winston Salem, NC 27113-5238
5378732	+ Dale Rouse, Helping Up Mission, 1029 East Baltimore Street, Baltimore, MD 21202-4705
5385914	Emergency Physician Associate of PA, PO Box 1123, Minneapolis, MN 55440-1123
5382066	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5378733	+ Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000
5378734	HRRG, P O Box 5406, Cincinnati, OH 45273-7942
5378737	+ NAMDAR Realty Group, 150 Great Neck Road, Suite 104, Great Neck, NY 11021-3309
5378739	Penn Credit, P O Box 69703, Harrisburg, PA 17106-9703
5378742	UPMC Pinnacle, P O Box 826813, Philadelphia, PA 19182-6813
5378741	UPMC Pinnacle, P O Box 829901, Philadelphia, PA 19182-9901
5378743	+ Wells Fargo Dealer Services, P O Box 10709, Raleigh, NC 27605-0709

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5422723	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 30 2021 18:41:00	Internal Revenue Service, ATTN: Centralized Insolvency Oper., P O Box 7346, Philadelphia, Pa 19101-7346
5389992	Email/PDF: resurgentbknofications@resurgent.com	Aug 30 2021 18:40:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5378735	Email/Text: camanagement@mtb.com	Aug 30 2021 18:41:00	M & T Bank, P O Box 62182, Baltimore, MD 21264-2182
5378736	Email/Text: camanagement@mtb.com	Aug 30 2021 18:41:00	M & T Bank, P O Box 900, Millsboro, DE 19966
5386198	Email/Text: camanagement@mtb.com	Aug 30 2021 18:41:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5378738	+ Email/Text: Bankruptcies@nragroup.com	Aug 30 2021 18:42:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5380604	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 30 2021 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5378740	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 30 2021 18:42:00	RMP LLC, 6955 Hilddale Court, Indianapolis, IN 46250-2054
5422724	Email/Text: kcm@yatb.com	Aug 30 2021 18:41:00	York Adams Tax Bureau, 1405 Duke Street, P O Box 15627, York, PA 17405-0156

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2021 at the address(es) listed below:

Name	Email Address
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Larry W. Wolf	on behalf of Debtor 1 Michele Rae Rouse kcrider@larrywwolf.com kcrider@larrywwolf.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(07/21)